

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF NORTH CAROLINA  
WESTERN DIVISION  
No. 5:17-cv-00623-D

DANIEL PLUMMER and LORRAINE	)	
PLUMMER	)	
	)	
Plaintiffs,	)	<b>ORDER GRANTING PLAINTIFFS'</b>
	)	<b>MOTION FOR DEFAULT</b>
vs.	)	<b>JUDGMENT</b>
	)	
MERCHANTS FINANCIAL GUARDIAN,	)	
INC.	)	
	)	
Defendant.	)	

This matter is before the Court on Plaintiffs' Motion for Default Judgment. For the reasons stated herein, Plaintiffs' Motion is GRANTED.

On February 21, 2018, the Clerk entered Default against Defendant. [Doc. No. 7]. Defendant has not appeared in this action. The Complaint set out valid claims for damages under the Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. § 1692k, and the North Carolina Collection Agency Act ("NCCAA"), N.C. Gen. Stat. § 58-70-130. By virtue of the entry of Default on February 20, 2018, Defendant may not challenge any of the factual allegations supporting those claims. Plaintiffs' motion is based on all the pleadings currently on file as well as the Clerk's Entry of Default.

Plaintiffs' Motion requesting a Default Judgment in the amount of \$25,941.80, comprising statutory damages in the amount of \$1,000.00 under 15 U.S.C. § 1692k(a)(2)(A), \$20,000.00 in statutory damages under N.C. Gen. Stat. § 58-70-130(b), \$4,456.80 in attorneys' fees and \$485.00 for court costs in accordance with 15 U.S.C. § 1692k(a)(3) is GRANTED.

IT IS THEREFORE ORDERED that Plaintiffs' Motion for Default Judgment is

GRANTED and that Plaintiffs have judgment against Defendant Merchants Financial Guardian, Inc. in the amount of \$25,941.80.

SO ORDERED. This 11 day of May 2018.

  
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JAMES C. DEVER III  
Chief United States District Judge